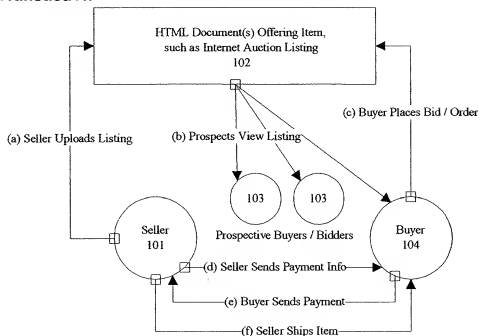
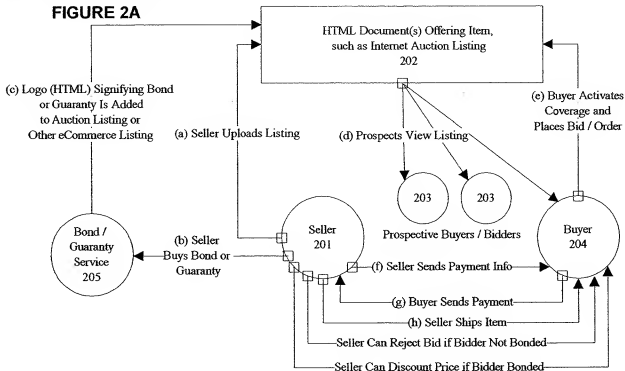


**Typical Internet Auction
or Other eCommerce Transaction**
FIGURE 1



**Bonded or Guaranteed
Internet Auction or Other
eCommerce Transaction**
FIGURE 2A



**Summary of Exchange and
 Default Scenarios**
FIG. 20

